

Information to identify the case:

Debtor 1	Nelson A. Sanchez	Social Security number or ITIN	xxx-xx-3962
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	17-18123-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nelson A. Sanchez
aka Nelson Antonio Sanchez, aka Nelson
Sanchez

7/21/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nelson A. Sanchez
 Debtor

Case No. 17-18123-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jul 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2017.

db +Nelson A. Sanchez, 498 Broad Avenue, Englewood, NJ 07631-5009
 516780585 Bank of America Home Loan, PO Box 941852, Simi Valley, CA 93094-1852
 516780586 +Bergen County District court, 10 Main Street, County Court House,
 Hackensack, NJ 07601-7000
 516780589 +Englewood Hospital And Medical Center, PO Box 48304, Newark, NJ 07101-8504
 516780590 +Englewood Hospital And Medical Center, 350 Engle Street, Englewood, NJ 07631-1898
 516780591 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
 (address filed with court: Focus Receivables Mana, 1130 Northchase Parkway Suite 150,
 Marietta, GA 30067)
 516780594 IRS, Service Center, Holtsville, NY 11742
 516780599 +Superior Court of New Jersey, Chancery Division, PO Box 971, Trenton, NJ 08625-0971

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 21 2017 23:13:39 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 21 2017 23:13:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Jul 21 2017 22:53:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 516780583 +E-mail/Text: seinhorn@ars-llc.biz Jul 21 2017 23:14:34 Ability Recovery Servi,
 Po Box 4031, Wyoming, PA 18644-0031
 516780587 EDI: BANKAMER.COM Jul 21 2017 22:53:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
 516780584 +EDI: BANKAMER.COM Jul 21 2017 22:53:00 Bank of America,
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
 516780588 +EDI: CHASE.COM Jul 21 2017 23:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 516780592 +EDI: RMSC.COM Jul 21 2017 22:53:00 GECRB/ Old Navy, Attention: GEMB, Po Box 103104,
 Roswell, GA 30076-9104
 516780593 +EDI: RMSC.COM Jul 21 2017 22:53:00 GECRB/Lowes, Attention: Bankruptcy Department,
 Po Box 103104, Roswell, GA 30076-9104
 516780596 +EDI: RESURGENT.COM Jul 21 2017 23:03:00 Pinnacle Credit Service, Attn: Bankruptcy,
 Po Box 640, Hopkins, MN 55343-0640
 516780598 +Fax: 516-933-1697 Jul 21 2017 23:10:28 Slomin's, Inc., 125 Lauman Lane,
 Hicksville, NY 11801-6539
 516783026 +EDI: RMSC.COM Jul 21 2017 22:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516780600 +EDI: WFFC.COM Jul 21 2017 23:03:00 Wffnb/honda Power Equi, Po Box 94498,
 Las Vegas, NV 89193-4498

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516780595 Nutribullet
 516780597 ##+Rshk/cbsd, Attn.: Citi Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195-0363
 TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Jul 21, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-25
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jenee K. Ciccarelli on behalf of Debtor Nelson A. Sanchez kciccarelli@cabanillaslaw.com,
bankruptcy@cabanillaslaw.com
Nancy Isaacson nisaacson@greenbaumlaw.com, admin@remote7solutions.com/J101@ecfcbis.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4